

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re:	§	
	§	
LUX, FRANK	§	Case No. 09-25016
LUX, ANNEMARIE	§	
	§	
Debtor(s)	§	

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NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that JOSEPH E. COHEN, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

CLERK OF BANKRUPTCY COURT

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 0 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 1:30 PM on 7/20/12 in Courtroom,

North Branch Court  
1792 Nicole Lane  
Round Lake Beach, IL 60073

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: \_\_\_\_\_

By: \_\_\_\_\_  
Clerk, U.S. Bankruptcy Court

JOSEPH E. COHEN  
105 WEST MADISON STREET  
SUITE 1100  
CHICAGO, IL 60602-0000

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: §  
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LUX, FRANK § Case No. 09-25016  
LUX, ANNEMARIE §  
§  
Debtor(s) §

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**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 140,048.53  
and approved disbursements of \$ 82,736.49  
leaving a balance on hand of<sup>1</sup> \$ 57,312.04

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: JOSEPH E. COHEN	\$ 8,752.43	\$ 0.00	\$ 8,752.43
Trustee Expenses: JOSEPH E. COHEN	\$ 101.37	\$ 0.00	\$ 101.37
Attorney for Trustee Fees: COHEN & KROL	\$ 4,005.50	\$ 0.00	\$ 4,005.50
Accountant for Trustee Fees: COOKE & LEWIS, LTD.	\$ 2,625.00	\$ 0.00	\$ 2,625.00
Accountant for Trustee Expenses: COOKE & LEWIS, LTD.	\$ 280.00	\$ 0.00	\$ 280.00
Other: INTERNATIONAL SURETIES, LTD.	\$ 76.68	\$ 76.68	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 15,764.30  
Remaining Balance \$ 41,547.74

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 81,314.44 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 51.1 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	TARGET NATIONAL BANK C O WEINSTEIN AND RILEY, PS 2001 WESTERN AVENUE, STE 400 SEATTLE, WA 98121	\$ 5,834.57	\$ 0.00	\$ 2,981.18
000002	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	\$ 496.51	\$ 0.00	\$ 253.69
000003	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	\$ 562.42	\$ 0.00	\$ 287.37
000004	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	\$ 6,408.25	\$ 0.00	\$ 3,274.31

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000005	PYOD LLC its successors and assigns as assignee of Citibank c/o Resurgent Capital Services PO Box 19008 Greenville, SC 29602-	\$ 5,735.86	\$ 0.00	\$ 2,930.75
000006	PYOD LLC its successors and assigns as assignee of Citibank c/o Resurgent Capital Services PO Box 19008 Greenville, SC 29602-	\$ 16,358.88	\$ 0.00	\$ 8,358.60
000007	PYOD LLC its successors and assigns as assignee of Citibank c/o Resurgent Capital Services PO Box 19008 Greenville, SC 29602-	\$ 1,853.88	\$ 0.00	\$ 947.24
000008	Chase Bank USA,N.A c/o Creditors Bankruptcy Service P O Box 740933 Dallas,Tx 75374	\$ 1,267.28	\$ 0.00	\$ 647.52
000009	Wells Fargo Financial Illinois, Inc 4137 121st Street Urbandale IA 50323	\$ 703.00	\$ 0.00	\$ 359.20
000010	GE Money Bank dba SAM'S CLUB Care of Recovery Management Systems Corp 25 SE 2nd Ave Ste 1120 Miami FL 33131	\$ 1,432.51	\$ 0.00	\$ 731.94
000011	GE Money Bank dba WALMART Care of Recovery Management Systems Corp 25 SE 2nd Ave Ste 1120 Miami FL 33131	\$ 2,680.97	\$ 0.00	\$ 1,369.85

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000012	FIA CARD SERVICES, NA/BANK OF AMERICA BY AMERICAN INFOSOURCE LP AS ITS AGENT PO Box 248809 Oklahoma City, OK 73124-8809	\$ 8,199.49	\$ 0.00	\$ 4,189.54
000013	FIA CARD SERVICES, NA/BANK OF AMERICA BY AMERICAN INFOSOURCE LP AS ITS AGENT PO Box 248809 Oklahoma City, OK 73124-8809	\$ 27,246.81	\$ 0.00	\$ 13,921.80
000014	PRA Receivables Management, LLC As Agent Of Portfolio Recovery Assocs. c/o Union POB 41067 NORFOLK VA 23541	\$ 2,534.01	\$ 0.00	\$ 1,294.75

Total to be paid to timely general unsecured creditors \$ 41,547.74

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/JOSEPH E. COHEN  
TRUSTEE

*JOSEPH E. COHEN*  
*105 WEST MADISON STREET*  
*SUITE 1100*  
*CHICAGO, IL 60602-0000*

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**Certificate of Notice Page 7 of 9**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Frank Lux  
 Annemarie Lux  
 Debtors

Case No. 09-25016-ABG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: dpruitt  
 Form ID: pdf006

Page 1 of 3  
 Total Noticed: 36

Date Rcvd: Jun 20, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 22, 2012.

db        #Frank Lux, 1823 Paddock Court, Grayslake, IL 60030-9319  
 jdb       #Annemarie Lux, 1823 Paddock Court, Grayslake, IL 60030-9319  
 aty       +Cohen & Krol, Cohen & Krol, 105 West Madison St 1100, Chicago, IL 60602-4600  
 14147306   American First Credit Union, PO Box 60035, La Habra, CA 90631-4026  
 14147307   Bank of America, PO Box 15019, Wilmington, DE 19886-5019  
 14147308   Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281  
 14147309   +Chase - TJX Companies, 800 Brooksedge Blvd, Westerville, OH 43081-2822  
 14147311   Chase BP, PO Box 15298, Wilmington, DE 19850-5298  
 14147310   +Chase Bank USA, 800 Brooksedge Blvd, Westerville, OH 43081-2822  
 14440292   Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145  
 14517054   +Chase Bank USA, N.A., c/o Creditors Bankruptcy Service, P O Box 740933, Dallas, Tx 75374-0933  
 14147312   +Citibank, 701 E 60th St N, Sioux Falls, SD 57104-0493  
 14147313   ExxonMobil/Citibank, Credit Bureau Disp, PO box 6497, Sioux Falls, SD 57117-6497  
 14147314   +HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253  
 14147315   +HSBC Best Buy, PO Box 5253, Carol Stream, IL 60197-5253  
 14147317   +Macy's, PO Box 183084, Columbus, OH 43218-3084  
 14147318   Menards, PO Box 17602, Baltimore, MD 21297-1602  
 14769346   +PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs., c/o Union, POB 41067, NORFOLK VA 23541-1067  
 14147320   +Park Ridge Community Bank, 626 Talcott Road, PO Box 829, Park Ridge, IL 60068-0829  
 14147322   +Sears, PO Box 183081, Columbus, OH 43218-3081  
 14147324   +TJ Maxx, PO box 15298, Wilmington, DE 19850-5298  
 14147325   +TNB - Visa, PO Box 673, Minneapolis, MN 55440-0673  
 14147323   +Target, PO box 59317, Minneapolis, MN 55459-0317  
 14147326   +Union Plus Master Card, PO Box 80027, Salinas, CA 93912-0027  
 14147330   +WFN - Dress Barn, PO Box 182273, Columbus, OH 43218-2273  
 14147329   +Wells Fargo Auto Finance, PO Box 29704, Phoenix, AZ 85038-9704  
 14662524   +Wells Fargo Financial Illinois, Inc, 4137 121st Street, Urbandale IA 50323-2310

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14753408   E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jun 21 2012 03:20:03  
           FIA CARD SERVICES, NA/BANK OF AMERICA, BY AMERICAN INFOSOURCE LP AS ITS AGENT, PO Box 248809, Oklahoma City, OK 73124-8809  
 14726832   +E-mail/PDF: rmscedi@recoverycorp.com Jun 21 2012 03:23:16   GE Money Bank dba SAM'S CLUB, Care of Recovery Management Systems Corp, 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605  
 14726834   +E-mail/PDF: rmscedi@recoverycorp.com Jun 21 2012 03:23:16   GE Money Bank dba WALMART, Care of Recovery Management Systems Corp, 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605  
 14147316   +E-mail/Text: bnckohlsnotices@becket-lee.com Jun 21 2012 01:11:32   Kohls/Chase, N56W17000 Ridgewood Drive, Menomonee Falls, WI 53051-7096  
 14147319   +E-mail/Text: bnc@nordstrom.com Jun 21 2012 01:11:36   Nordstrom, PO Box 13589, Scottsdale, AZ 85267-3589  
 14473596   +E-mail/Text: resurgentbknotifications@resurgent.com Jun 21 2012 01:10:48  
           PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
 14147321   +E-mail/PDF: gecsedir@recoverycorp.com Jun 21 2012 02:53:10   Sams Club, PO Box 530942, Atlanta, GA 30353-0942  
 14398870   +E-mail/Text: bncmail@w-legal.com Jun 21 2012 01:16:06   TARGET NATIONAL BANK, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 14147327   +E-mail/PDF: gecsedir@recoverycorp.com Jun 21 2012 02:02:43   Walmart, PO box 530927, Atlanta, GA 30353-0927

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14147328   ##Wells Fargo, 5101 Washington, Ste 29, Gurnee, IL 60031-5913

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0752-1

User: dpruitt  
Form ID: pdf006

Page 2 of 3  
Total Noticed: 36

Date Rcvd: Jun 20, 2012

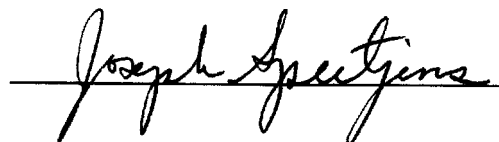
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 22, 2012

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.



District/off: 0752-1

User: dpruitt  
Form ID: pdf006

Page 3 of 3  
Total Noticed: 36

Date Rcvd: Jun 20, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 19, 2012 at the address(es) listed below:

David P Leibowitz on behalf of Debtor Frank Lux dleibowitz@lakelaw.com,  
czuniga@lakelaw.com;jstorer@lakelaw.com;ECF@lakelaw.com  
Gina B Krol on behalf of Trustee Joseph Cohen gkrol@cohenandkrol.com,  
jhazdra@cohenandkrol.com;gkrol@cohenandkrol.com;pmchugh@cohenandkrol.com  
Joseph E Cohen on behalf of Trustee Joseph Cohen jcohen@cohenandkrol.com,  
jcohenattorney@aol.com;jhazdra@cohenandkrol.com  
Joseph E Cohen jcohenattorney@aol.com, jcohen@ecf.epiqsystems.com;jcohen@cohenandkrol.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov  
Terri M Long on behalf of Creditor Wells Fargo Auto Finance, Inc. Courts@tmlong.com  
Yan Teytelman on behalf of Trustee Joseph Cohen law\_4321@yahoo.com,  
Billbusters@BestClientinc.com;BorgesLawOffice@gmail.com

TOTAL: 7